

**Exhibit I
REAL ESTATE BROKER'S CERTIFICATE**

LISTING REAL ESTATE BROKER/AGENT _____
with (Company Name) _____
SELLING REAL ESTATE BROKER/AGENT _____
with (Company Name) _____
MORTGAGOR(S) _____
PROPERTY ADDRESS _____

The above indicated Listing and Selling Real Estate Brokers, who have assisted the above referenced Mortgagor(s) and Seller(s) in the purchase of the real property described above, being first duly sworn (or affirmed) under oath hereby state and certify that:

1. The Residence is reasonably suitable for occupancy by not more than one family.
2. To the best of my knowledge, the Mortgagor(s) intends to occupy the Residence as their principal place of residence within 60 days or less after the closing of the home mortgage, and thereafter to maintain the property as their principal residence.
3. To the best of my knowledge, the Mortgagor(s) will not use more than 15% of the total area of the Residence or otherwise use the Residence in a trade or business which entitles them to a deduction for business use of home under Section 280A of the Internal Revenue Code.
4. To the best of my knowledge, the Mortgagor(s) will not use the Residence as investment property and will not receive any income from the Residence or the land being purchased with the Residence except as follows:

5. To the best of my knowledge, the Mortgagor(s) will not use the Residence as a recreational home.
6. All of the land being purchased with the Residence reasonably maintains the basic livability of the Residence, and I have no reason to believe that the Mortgagor(s) will subdivide the land.
7. To the best of my knowledge, the Mortgagor(s) ____ has/ ____ has not had a present ownership interest* in a principal residence, including factory-made housing permanently fixed to real property, at any time during the three-year period immediately prior to the closing of the home mortgage.
8. (a) The acquisition cost** of the Residence is \$_____.
- (b) To the best of my knowledge, neither the Mortgagor(s) nor anyone on their behalf has made or cancelled any debt of the Seller(s), and neither the Mortgagor(s) nor anyone on their behalf has made or will make any payment, other than the amount shown in (a), to the Seller(s) of the home or to any other person on behalf of the Seller(s), except for lease payments as follows:

- (c) To the best of my knowledge, the Mortgagor(s) has not entered into any agreement with the Seller(s) of the Residence, the developer, the contractor or any other person pursuant to which any portion of the Residence has been left unfinished or any fixtures or other architectural appointments have been omitted or removed from the Residence which, as sold to the Mortgagor(s), is substantially complete and contains all appropriate fixtures and other architectural appointments.
- (d) The residence ____ is/ ____ is not located on leased land.
- (e) The Mortgagor(s) has not paid more than the usual and reasonable settlement costs (e.g., title and transfer costs, title insurance, survey fees and similar costs) and the usual and reasonable financing costs (e.g., credit reference fees, legal fees, appraisal expenses, points paid by the Residence (but not by the Seller(s) even if borne by the Residence through a higher purchase price) or other costs of financing the Residence), and the Mortgagor(s) have not paid more than their pro rata share of property taxes.
9. To the best of my knowledge, the Mortgagor(s) will not use any part of the loan proceeds to acquire or replace an existing mortgage or loan.
10. The fees charged and collected by us in connections with the above matter are not in excess of the usual and reasonable real estate commission charged in the area in connection with the sale of a residence not financed through qualified mortgage bonds.

I declare under penalty of perjury that the foregoing representations are true and correct. Further affiant(s) saeth not.

[LISTING REAL ESTATE BROKER]

[SELLING REAL ESTATE BROKER]

Signature _____ Date _____

Signature _____ Date _____

Printed Name _____

Printed Name _____

STATE OF OKLAHOMA]
] ss.
COUNTY OF _____]

STATE OF OKLAHOMA]
] ss.
COUNTY OF _____]

Subscribed and sworn to before me, a Notary Public, in and for said County and State, this _____ day of _____, _____.

Subscribed and sworn to before me, a Notary Public, in and for said County and State, this _____ day of _____, _____.

[SEAL]

[SEAL]

Notary Public _____

Notary Public _____

My Commission Expires: _____

My Commission Expires: _____

*The term "present ownership interest" includes not only direct ownership but also any of the following interest if held either directly by the Mortgagor(s) or in trust for them: as joint tenancy, a tenancy-in-common, a tenancy by the entirety, a community property interest, the interest of a tenant-shareholder in a cooperative, a life estate or a contract pursuant to which the Mortgagor(s) have possession and the benefits and burdens of ownership although legal title is not transferred until some later time.

**The term "acquisition cost" means the cost of acquiring a residence from the Seller(s) as a completed residential unit. The term does not include usual and reasonable settlement or financing costs, as those terms are used in item 8(e). The term does not include the amount of any lien or assessment to which the Residence is subject.